

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
AUGUST 2015**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INDEMNITY COMPANY	ALSE-129606206

files revised rates and rules for their Homeowners Program. The overall proposed rate level change is an increase of 3.3%.
Effective Date August 17, 2015 for new and October 1, 2015 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-129606352

files revised rates and rules for their Homeowners Program. The overall proposed rate level change is an increase of 5.1%.
Effective Date August 17, 2015 for new and October 1, 2015 for renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE INSURANCE COMPANY	ALSE-130134492

Other Companies
Allstate Property & Casualty Insurance Company

files revised rates and rules for their Private Passenger Trailer Program resulting in an overall increase of 30.1%.
Effective Date October 19, 2015 for new and November 18, 2015 for renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY & CASUALTY INS. CO.	ALSE-129606386

files revised rates and rules for their Homeowners Program. The overall proposed rate level change is an increase of 7.0%.
Effective Date August 17, 2015 for new and October 1, 2015 for renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-G130155749

Other Companies
American Family Home Ins. Co.
American Southern Home Ins. Co.

files a proposed rate filing rules and rates for use with the proposed new Insurance Agents, Brokers and Consultants Professional Liability Insurance Program. With no historical premium or loss experience the proposed rates and rating factors were developed by reviewing ISO's Insurance Agents product, in conjunction with several competitors' filings, market/agency knowledge, actuarial assumptions and judgment. Support was provided for the selection of base rates and major rating elements.
Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
AMERICAN ASSOCIATION OF INSURANCE SERVICES **AMAX-130151047**

files proposed changes to the Businessowners Program Rating Plan. The proposed changes include revisions to the current advisory territorial loss costs as well as the class plan relativities for property and liability. The overall statewide impact of the changes in loss costs by coverage is as follows:

- Property – Building -10.0%
- Property - Business Personal Property (or Contents) -10.0%
- Liability - Lessor’s Risks -3.2%
- Liability - Occupant Risks – Other than Restaurants +10.0%
- Liability - Occupant Risks – Restaurants -10.0%

The overall statewide loss cost level change for property and liability combined is -2.1%.
Effective Date January 1, 2016.

COMPANY **FILING NUMBER**
AMERICAN GUARANTEE AND LIABILITY INS. CO. **ZURC-129645589**

The company files a new EPLI insurance program which applies to Employment Practices and Third Party Discrimination Liability Claims Made and Occurrence Coverage.

Effective Date November 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **AICO-130078188**

files a new Commercial Surety Bond program.
Effective Date August 25, 2015.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **REGU-130139587**

Files revised rates and rules for its Commercial Auto Program resulting in an overall increase of 7.5%.

COMPANY **FILING NUMBER**
ARGONAUT INSURANCE COMPANY **ARGN-130141371**

files rates, rules and forms for its new Commercial Package Program designed for agricultural feedlots.
Effective Date September 1, 2015.

COMPANY **FILING NUMBER**
ARMED FORCES INSURANCE EXCHANGE **ARMD-130049878**

files revised rates, rules and forms for their Homeowners program. The overall rate level change is an increase of 3.18%.
Effective Date October 5, 2015 (New) November 23, 2015 (Renewal).

COMPANY **FILING NUMBER**
BENCHMARK INSURANCE COMPANY **AMRE-130178412**

files new rates and rules for its Businessowners Program.
Effective Date September 15, 2015.

COMPANY **FILING NUMBER**
BENCHMARK INSURANCE COMPANY **AMRE-130177909**

files new rates, rules and forms for its Commercial General Liability Program.
Effective Date September 15, 2015.

COMPANY **FILING NUMBER**
BENCHMARK INSURANCE COMPANY **AMRE-130178638**

files new rates, rules and forms for its Commercial Auto Program.
Effective Date September 15, 2015.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-130155527**

files an additional rate for a bond program that will provide surety bonds for small, emerging contractors that do not meet the qualifications for the Small Construction Account Rate Plan or Non Construction Surety Account Rate plan.
Effective Date September 1, 2015 New and Renewal.

LEAD COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-130124684**

Other Companies

The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company Of Connecticut
Travelers Property Casualty Company of America

files for an overall rate change of -2.0% to their Master Pac program.
Effective Date January 1, 2016 New and Renewal.

COMPANY **FILING NUMBER**
CONTINENTAL INSURANCE COMPANY **CNAB-130027352**

files rates and rules for its new Commercial Umbrella/Excess Rating Plan.
Effective Date November 1, 2015.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

LWCM-130131596

Other Companies

Wausau Underwriters Ins. Co.

Wausau Business Ins. Co.

Liberty Mutual Ins. Co.

Liberty Mutual Fire Ins.Co.

LM Ins. Corp.

The First Liberty Ins. Corp.

Liberty Ins. Corp.

files to adopt the most recent ISO Loss Costs with revised LCMs for its Commercial Auto program. The filing indicates that the rate level impact by Company will range from +7.2% to +11.4%, for a premium-weighted average of +10.5% on \$6.23 million of premium. The filing includes documentation for each of the 8 companies, separately for Liability and Physical Damage, showing the portion of the rate change due to the new ISO loss costs and the changes in the LCMs (+7.7% for Liability, +0.7% for Physical Damage).

Effective Date May 1, 2016.

LEAD COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-130039030

Other Companies

Pacific Indemnity Co.

Vigilant Ins. Co.

files to adopt ISO symbols for its Private Passenger Auto with minor rate and rule changes to keep the adoption rate neutral. The filing indicates that the adoption will have a 0% impact (ranging from -1.4% to +0.1% across the three companies) on about \$950 thousand of premium. Given the fact that the adopted symbols are from ISO, the 0% overall impact of the filing, and the limited market share of the program, we do not consider further evaluation to be merited.

Effective Date March 21, 2016 N, May 5, 2016 R.

LEAD COMPANY

FIREMEN'S INSURANCE CO. OF WASHINGTON D.C.

FILING NUMBER

BMAG-130070005

Other Companies

Union Ins. Co.

Acadia Ins. Co.

Continental Western Ins. Co.

files to adopt 2012 ISO loss costs and rules for its Commercial Property program. The filing indicates that the rate impact will range from +0.3% to +1.6% on an aggregate of approximately \$8.3 million of premium. The filing includes a rate level indication that produces an indication of +13.8% that include 5 years of experience and includes consideration of cost level changes, loss trend, loss development, and credibility.

Effective Date December 1, 2015.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI **FORE-129941079**

files rate and rule changes to its Dwelling and Homeowners program (Property). The filing indicates that the rate impact is +12.0% on \$20.1 million of premium. In addition to an overall rate level adjustment, the filing proposes other changes such as increased minimum deductible, optional higher deductibles, a change in the modifier for significantly older homes, discounts for seasonal use and members of affinity groups, and an automatic premium growth factor of 2.0% annually. The support for the overall rate change consists of indications for the Homeowners ACV segment and the Owners Occupied/Landlords segments based on five years of experience. COMMISSIONER ONLY ALLOWING AN OVERALL RATE IMPACT OF 9.5% INCREASE.

Effective Date August 5, 2015.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI **FORE-130131676**

The company files forms, rules and rates for a new owner-occupied condominium program.

Effective Date September 1, 2015 for new business.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY OF GRAND RAPIDS **FORE-129941503**

files revised rates and forms for their Homeowners Program. The proposed overall rate level change is an increase of 9.9%.

Effective Date May 1, 2015.

LEAD COMPANY **FILING NUMBER**
GARRISON PROPERTY & CASUALTY INSURANCE CO. **USAA-130107502**

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files revised tier placement and peril allocations resulting in an overall rate impact of +1.0% for the group of companies. Revised base rates, tier placement, and peril allocations for USAA General Indemnity will result in an overall impact +7%.

Effective Date December 31, 2015 New and Renewal.

LEAD COMPANY
GEORGIA CASUALTY & SURETY COMPANY

FILING NUMBER
CLBA-130161861

Other Companies

Association Casualty Insurance Company

The company filed revisions to its commercial auto program, including revised LCM's and the incorporation of ISO rating factors to replace some existing proprietary factors. The changes result in a rate level impact of +4.18%. Georgia Casualty with \$133,712 premium will have a decrease of -8.990%, and Association Casualty with \$993,027 premium will have an increase of +5.490%.

Effective Date November 1, 2015 for new and renewal business.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-G130074391

Other Companies

Great American Assurance Co.

Great American Ins. Co. of New York

Great American Alliance Ins. Co.

files to adopt the latest ISO loss costs and various rating factors for its Commercial Automobile program. The filing also proposes increased LCMs for Liability and decreased LCMs for Physical Damage for each of the filing companies.

Effective Date November 14, 2015.

LEAD COMPANY
HANOVER INSURANCE COMPANY

FILING NUMBER
HNVX-G130080480

Other Companies

The Hanover American Insurance Company

Massachusetts Bay Insurance Company

The company filed to adopt ISO loss costs and rules with revised LCM's for its Commercial Property program resulting in an overall rate level impact of +15.7% increase. The request was not approved, but the company did comply with a +11.00 capped increase approved by the Commissioner. LCM's were adjusted to achieve this change.

Effective Date December 15, 2015 for new and renewal business.

COMPANY
INDEMNITY INSURANCE CO. OF NORTH AMERICA

FILING NUMBER
ACEH-130183531

The company filed its new Victor O. Schinnerer & Company Cyber Protection Package program.

Effective Date August 31, 2015 for new and renewal business.

COMPANY
INSURANCE SERVICES OFFICE

FILING NUMBER
ISOF-130191579

files revised loss costs for the major Farm coverages (Farm Property, Inland Marine, Liability). This filing indicates that the impact will be +0.6%.

Effective Date January 1, 2016 for new and renewals.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **ISOF-130100103**

files approval for an overall -7.3% loss cost change.
Effective Date December 1, 2015.

LEAD COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-130170701**

Other Companies
Markel Ins. Co.

files to adopt 2013 ISO loss costs and rules for its Commercial Auto program. The filing indicates that the rate impact will be +3.7% on \$608 thousand of premium. The filing includes a countrywide rate level indication that produces an indication of +42.3%.
Effective Date March 15, 2016.

COMPANY **FILING NUMBER**
MENDAKOTA INSURANCE COMPANY **MEND-129916469**

files revised rates for its Private Passenger Auto Program resulting in an overall increase of 6.5%.
Effective Date July 15, 2015.

LEAD COMPANY **FILING NUMBER**
MILWAUKEE CASUALTY INSURANCE COMPANY **UNKP-130084331**

Other Companies

Security National Insurance Company
AmTrust Insurance Company of Kansas, Inc.
Sequoia Insurance Company

files a new Capital Assets program using a combination of ISO Loss Costs and loss cost modification factors for each company.
Effective Date August 24, 2015.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **MSSR-130136887**

files loss costs and rules for Dwelling Fire and Allied Lines. The filing cites ISO Dwelling filings in neighboring states and the ISO multistate program.
Effective Date October 1, 2015.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-130186541**

files an LCM revision to its General Liability manual for use with Public Entity business. The LCM is changing from 1.423 to 1.592 resulting in an overall 0% change (no existing policyholders).
Effective Date August 24, 2015.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-130196390**

files a new ERISA Fidelity program. The filing cites a review of competitor programs (AEGIS, SafeCo, and RLI) and judgment as the basis for the filed rates.
Effective Date August 28, 2015.

COMPANY **FILING NUMBER**
NATIONAL INTERSTATE INSURANCE COMPANY **NTNL-130194148**

files to adopt a revised LCM to be used with NCCI loss costs for its Workers Compensation program. The filing indicates that the overall impact of this filing will be (-32.0%) on approximately \$0.5 million of premium based on an indication of -32.0% LCM from 1.495 to 1.01.
Effective Date November 1, 2015.

COMPANY **FILING NUMBER**
NATIONAL PUBLIC FINANCE GUARANTEE CORP. **MBIA-130125364**

files a new program providing financial guaranty for obligations issued by state and local municipal governments.
Effective Date August 26, 2015.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY **NAVG-129978233**

The company files revisions to its commercial auto program including a revised LCM resulting in a +3.3% rate increase. The program is based in ISO loss costs, rules and forms with company exceptions and a few independent rules.
Effective Date November 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
NORTHLAND INSURANCE COMPANY **TRVD-130170938**

files revised rates for its Transportation (Commercial Auto) program. The filing indicates that the overall rate level effect of this filing will be +11.9% (+11.8% on liability, +12.2% on physical damage) on \$3.2 million of premium, based on an indicated change of +25.0%. The filing includes rate level indications for each coverage, utilizing 4 years of experience and incorporating consideration of previous rate level revisions, premium and loss trend, loss development, and credibility (with countrywide loss ratios and the trended expected loss ratio included in the complement of credibility).
COMMISSIONER WOULD NOT ALLOW THIS MUCH OF AN INCREASE AND FILING COMPANY HAS COME BACK AND AMENDED FILING TO A 0% RATE IMPACT.
Effective Date November 1, 2015 N, December 1, 2015 R.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **REGU-130164308**

files a new Government Entities endorsement for its Commercial Auto program.
Effective Date September 1, 2015.

COMPANY **FILING NUMBER**
OHIO SECURITY INSURANCE COMPANY **LBRC-130098268**

The company filed revisions to the Class Factor Section of the Custom Protector product resulting in a +4.5% rate impact.
Effective Date March 1, 2016 for new and renewal business.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-G130161725**

files revised rules for its Surety program to expand underwriting criteria to include Fortune 500 companies. This is a new coverage for this program.
Effective Date August 13, 2015.

COMPANY **FILING NUMBER**
PLATTE RIVER INSURANCE COMPANY **CAPC-130155572**

files an additional rate for a bond program that will provide surety bonds for small, emerging contractors that do not meet the qualifications for the Small Construction Account Rate Plan or Non Construction Surety Account Rate plan.
Effective Date September 1, 2015 New and Renewal.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INSURANCE COMPANY **PPIC-130162612**

files a new "Coverys Podiatrist Preferred" (Professional Liability) program. The filing cites a competitor programs (ACE) and provides a base rate analysis as support for the filed rates. Given the line of business and the fact that this is an initial filing, we do not consider further evaluation to be merited.
Effective Date August 20, 2015.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-130097095**

The company filed a revision to the company's Loss Cost Multiplier from 1.45 to 1.35.
Effective Date September 1, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-130180022**

The company filed revised rates and rules for its Fidelity program resulting in a neutral rate effect.
Effective Date September 10, 2015 for new and renewal business.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBRM-130024043**

The company files product enhancements to its Mississippi dwelling fire program designed and intended for rental dwellings owned by landlords exclusively, not owner occupied dwellings, resulting in a +2.0% increase.
Effective Date September 12, 2015 for new & October 24, 2015 for renewal.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBPM-130067898**

files a rate revision for their Mississippi Personal Automobile program. The Company provides an overall indication of +15.5% in support of the overall proposed change of +4.0% with the policyholders' changes ranging from +2.5% to +5.0%. The indications are calculated separately by coverage using 3 years of experience from 2012 to 2014 evaluated at 12/31/14.

Commissioner will only allow 2.0% rate impact max. Filing company agreed to that.
Effective Date December 13, 2015 N, January 24, 2016 R.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **MEAD-130147829**

files a new Businessowners (Commercial Multi-Peril) program. The filing cites ISO as the source for the filed loss costs. The filing also includes support for the files LCM to be applied to the ISO loss costs, and the profit provision appears reasonable.

Effective Date July 29, 2015.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **REGU-130104049**

files a new fidelity program using loss costs promulgated by Surety & Fidelity Association of America ("SFAA"), in conjunction with a 1.554 Loss Cost Multiplier ("LCM").

Effective Date August 18, 2015.

LEAD COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **SIPD-130201753**

Other Companies

Starr Indemnity & Liability BOB

files to adopt the latest ISO loss costs and rules for its Starr Indemnity & Liability BOP (Commercial Multi-Peril) program. The filing indicates that the overall impact of this filing will be -2.4% on approximately \$0.3 million of premium based on an indication of -2.4%.

Effective Date October 1, 2015 N, January 1, 2016 R.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-130011313**

The company filed a revision to its independent Farm/Ranch Program resulting in a +10.0% rate increase.

Effective Date September 1, 2015 for new and October 15, 2015 for renewal.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-129892745**

files revised rates and rules for their Mobile Homeowners Program. This filing has no rate impact.

Effective Date October 15, 2015 for new and December 1, 2015 for renewals.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY **STNA-130181819**

files its new CARco Guaranteed Auto Protection (General Liability) Program. The filing cites a competitor program (First Colonial) as the basis for the filed rates and rules. We have verified that the cited competitor has an approved GAP program in Mississippi. Effective Date August 10, 2015.

COMPANY **FILING NUMBER**
TRANSUNION **TRAN-130077815**

submitted a proposed alternative PPA credit model. The purpose of this proposed model is to provide insurance scores for no-hit/thin file risks only, based on alternative non-credit bureau data sources. This proposed model provides insurance scores for more no-hit/thin risks, but does not appear to provide insurance scores for all no-hit/thin file risks. The proposed model can be implemented as an add-on model to TransUnion's TrueRisk or CreditVision insurance score models or as a standalone insurance scoring model. Effective Date September 1, 2015.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMER. **TRVE-130177036**

files revised rates for its 1st Choice+ Real Estate Services Professional Liability program resulting in an overall 13.6% increase. Effective Date December 1, 2015.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY INSURANCE CO. OF AMERICA **TRVD-130103848**

files revised rates and rules for its Businessowners Master Pac (ACJ) Program resulting in an overall increase of 7.60%. Effective Date December 1, 2015.

COMPANY **FILING NUMBER**
TRIUMPHE CASUALTY COMPANY **NTNL-130119932**

files a new Workers Compensation program. The company is adopting the latest NCCI loss costs as currently outlined in NCCI circular MS-2014-03 with a loss cost multiplier of 2.14. Effective Date November 1, 2015.

COMPANY **FILING NUMBER**
U.S. LEGAL SERVICES OF MISSISSIPPI, INC. **USLS-129996669**

files for a new product of insurance covering legal costs the insured might incur. Effective Date August 3, 2015.

COMPANY

WESTERN SURETY COMPANY

FILING NUMBER

WESC-130195118

files revised rates for its ERISA Commercial Blanket Fidelity Bond program. The filing indicates that the rate impact will be -11.0% on \$2.8 thousand of premium.

Effective Date October 1, 2015 N, December 1, 2015 R.

COMPANY

WOODRIDGE INSURANCE COMPANY

FILING NUMBER

WOOD-130187062

files a new Renters (Homeowners) program.

Effective Date October 1, 2015.

NEW COMPANY

Homesite Insurance Company of the Midwest received its Privilege License and Certificate of Authority to engage in the insurance business within the State of Mississippi effective July 30, 2015.